

What is claimed is:

1        1(currently amended). A method for assessing risks, comprising:  
2        creating a questionnaire containing a series of questions for form  
3        prompting a user to supply information segmented according to risk areas,  
4        wherein the risk areas encompass categories of potential losses;  
5        providing a data store for recording data identifying user responses to  
6        the questions;  
7        programming a series of scoring rules containing an algorithm whereby  
8        the user responses are interpreted as indicating a predetermined level of risk  
9        at least as to categories of said potential losses;  
10       presenting the questionnaire to a user and collecting the user  
11       responses in the data store;  
12       processing the user responses through the scoring rules and the  
13       algorithm to generate a report identifying risk levels according to the risk  
14       areas.

1       2(original). The method of claim 1, further comprising storing a series  
2       of recommendations associated with the risk areas, selecting among the  
3       recommendations as a function of at least one of the user responses and the  
4       risk levels identified by said processing step, and presenting selected ones of  
5       the recommendations in the report.

1       3(original). The method of claim 1, further comprising creating a  
2       database and storing the questions and the user responses for a plurality of  
3       users for comparison in risk assessments of future users.

1       4(original). The method of claim 1, at least one of segmenting of the  
2       risk areas, creating the questionnaire and composing the algorithm comprises  
3       reliance on available data and judgment of professionals skilled in the risk  
4       areas.

1 5(currently amended). The method of claim 1, wherein the risks  
2 comprise at least one of risk of a claim of loss due to computational deficiency,  
3 denial of service, security breach, violation of legal regulations, tort,  
4 contractual breach, insufficient capacity to meet contractual requirements,  
5 breach of commitment of confidentiality, violation of intellectual property rights,  
6 and failure to adhere to multi-jurisdictional differences in regulation.

1 6(currently amended). The method of claim 1, wherein the risks are  
2 selected from the group consisting of risk of a claim of loss due to  
3 computational deficiency, denial of service, security breach, violation of legal  
4 regulations, tort, contractual breach, insufficient capacity to meet contractual  
5 requirements, breach of commitment of confidentiality, violation of intellectual  
6 property rights, and failure to adhere to multi-jurisdictional differences in  
7 regulation.

1 7(currently amended). The method of claim 1, wherein the risks  
2 consist of risk of a claim of loss due to computational deficiency, denial of  
3 service, security breach, violation of legal regulations, tort, contractual breach,  
4 insufficient capacity to meet contractual requirements, breach of commitment  
5 of confidentiality, violation of intellectual property rights, and failure to adhere  
6 to multi-jurisdictional differences in regulation.

1 8(original). The method of claim 1, wherein said questionnaire  
2 requires selection among a limited set of possible answers and the algorithm  
3 quantifies risk based on each possible answer.

1 9(original). The method of claim 8, wherein the questionnaire requires  
2 selection among yes/no and numeric answers.

- 1 10(original). The method of claim 8, wherein the questionnaire permits
- 2 at least one of a missing answer and an answer indicating a lack of
- 3 information, and wherein the algorithm assesses the risk levels as a function
- 4 of said one of a missing answer and said lack of information.